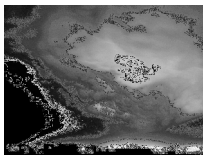
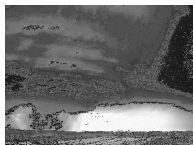


# The National Flood Insurance Program Flood Insurance for Floodplain Managers

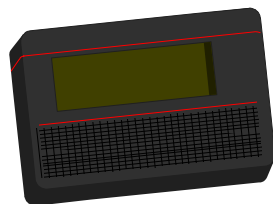
Edie Lohmann  
PBS&J  
916-782-7275 ext. 231  
eclohmann@pbsj.com



Edie Lohmann March 2, 2010



# Please Silence Cell Phones & Other Electronic Devices



Edie Lohmann March 2, 2010



# Learning Objectives

- I. How the NFIP Works
- II. The Mandatory Purchase Requirement
- III. Flood Maps and Flood Zones
- IV. Definitions, Policy Forms & General Rules
- V. The Bottom Line: How Floodplain Management Affects Flood Insurance Premiums



Edie Lohmann March 2, 2010



# Learning Objectives

- VI. The Differences: Floodplain Management vs. Flood Insurance
- VII. Assisting Your Residents
- VIII. Where to Get More Information



Edie Lohmann March 2, 2010



Class Handouts

- Powerpoint Presentation
- NFIP Contact Sheet
- Workshop Evaluation



Edie Lohmann

March 2, 2010



I. How the NFIP Works



Edie Lohmann

March 2, 2010



NFIP is a Quid Pro Quo Program

FEMA agrees to make flood insurance available within a community when that community agrees to adopt and enforce floodplain management regulations.



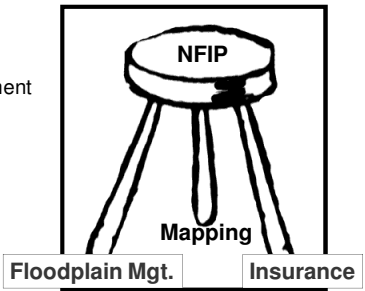
Edie Lohmann

March 2, 2010



The NFIP Has Three Parts

- Mapping
- Floodplain Management
- Flood Insurance



Edie Lohmann

March 2, 2010



It's Purpose ...

- To Identify the Risks
- Establish Safe Building Standards
- Provide Affordable Flood Insurance
- Protect Lives & Property

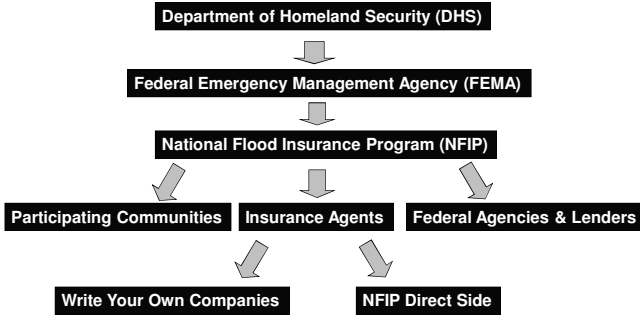


Edie Lohmann

March 2, 2010



How is the NFIP Organized?



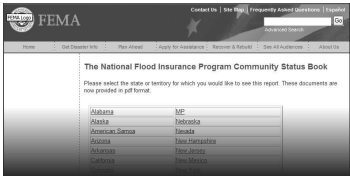
Edie Lohmann

March 2, 2010



Community Participation

Communities agree to adopt FEMA's floodplain management laws, ordinances and flood maps as a condition of participating in the National Flood Insurance Program.



[View Online Countrywide Community Status List:](http://www.fema.gov/fema/csb.shtm)  
<http://www.fema.gov/fema/csb.shtm>



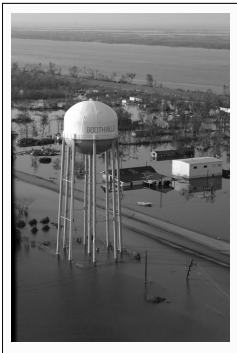
Edie Lohmann

March 2, 2010



Program Phases

- **Emergency Program** - Initial phase of a community's participation in the program. Provides limited amounts of coverage.
- **Regular Program** – A detailed flood risk study has been completed and the community adopts floodplain management ordinances & the flood insurance rate map (FIRM). Increased amounts of coverage available.



Edie Lohmann

March 2, 2010



### Maximum Limits Available

Building Coverage	Emergency Program	Regular Program
Residential	35,000	250,000
Non-residential	100,000	500,000
Contents Coverage	Emergency Program	Regular Program
Residential	10,000	100,000
Non-residential	100,000	500,000



Edie Lohmann

March 2, 2010



### Community Rating System

- Provides incentives to a community for undertaking activities exceeding the minimum NFIP criteria
- To develop extra measures to provide protection from flooding
- To promote awareness of the NFIP
- Accounts for 67% of the NFIP policy base with over 1,038 communities participating in the CRS program countrywide



Edie Lohmann

March 2, 2010



### Community Rating System (CRS)

- Before applying for CRS, a community must be in full compliance with NFIP minimum criteria
- Grants flood insurance premium discounts for activities intended to:
  - Reduce flood losses
  - Facilitate accurate insurance rating
  - Promote awareness of flood insurance

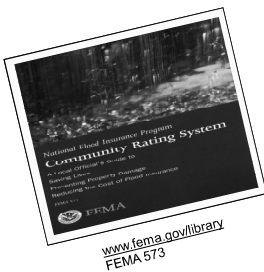


Edie Lohmann

March 2, 2010



### CRS Premium Discounts in SFHAs



Class	Discount
9	5%
8	10%
7	15%
6	20%
5	25%
4	30%
3	35%
2	40%
1	45%



Edie Lohmann

March 2, 2010





## Community Participation

- Community Probation
  - \$50 surcharge
  - All policies, new and renewal
- Community Suspension
  - No new/renewal policies
  - No federal mortgage assistance in SFHA
  - No disaster assistance in SFHA



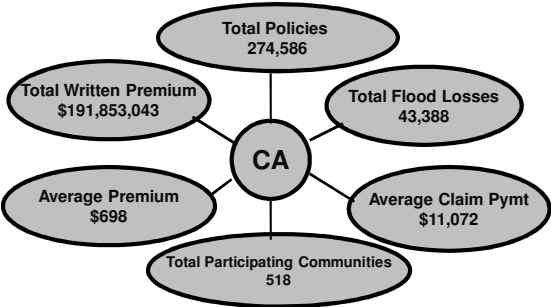
Edie Lohmann

March 2, 2010



## California At A Glance

\* Statistics as of: October 31, 2009



\* W2RHUX2 NFIP Bureau & Statistical Agent



March 2, 2010

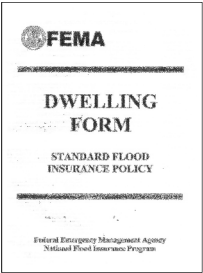


## Insurance vs. Disaster Assistance

\$400 Annually

vs

\$3,710 Annually

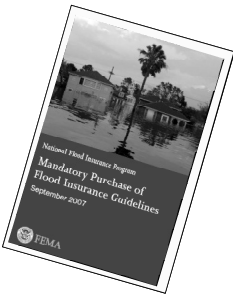


Edie Lohmann

March 2, 2010



## II. Mandatory Purchase Requirement



Edie Lohmann

March 2, 2010



Acts of Congress



- National Flood Insurance Act of 1968
- Flood Disaster Protection Act of 1973
- National Flood Insurance Reform Act of 1994
- Flood Insurance Reform Act of 2004



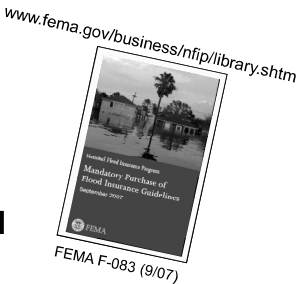
Edie Lohmann

March 2, 2010



Lender Requirements

Make  
Increase  
Renew  
Extend



\* Or at any time during the term of the loan



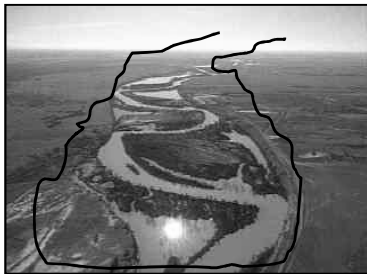
Edie Lohmann

March 2, 2010



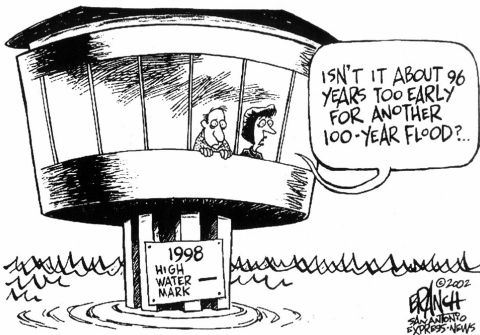
Key Definitions (A and V zones)

Special  
Flood  
Hazard  
Area



Edie Lohmann

March 2, 2010



Edie Lohmann

March 2, 2010



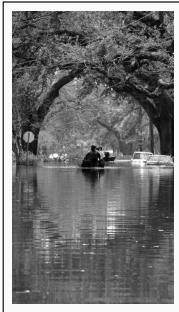
### Mandatory Purchase Requirements

**Coverage for the term of the loan:**

- Building and any contents used as collateral

**Exemptions:**

- FEMA approved self insured state-owned properties
- Small loans - Original balance \$5,000 or less and repayment term of one year or less



Edie Lohmann

March 2, 2010



### Mandatory Purchase Requirements

**Must cover the lesser of:**

- The outstanding loan balance or
- The maximum limit of coverage available



Some lenders may require the lesser of replacement cost or the maximum available under the program



Edie Lohmann

March 2, 2010



### Maximum Limits Available

Building Coverage	Emergency Program	Regular Program
Residential	35,000	250,000
Non-residential	100,000	500,000
Contents Coverage	Emergency Program	Regular Program
Residential	10,000	100,000
Non-residential	100,000	500,000

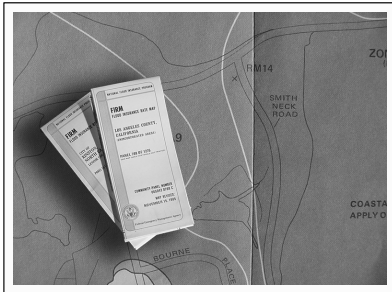


Edie Lohmann

March 2, 2010



### III. Flood Maps & Flood Zones



Edie Lohmann

March 2, 2010



Flood Insurance Rate Maps (FIRMS)

<http://msc.fema.gov>  
1-877-336-2627

Effective Oct. 1, 2009  
Paper Map Distribution Discontinued  
[www.nfipiservice.com](http://www.nfipiservice.com)  
WYO Bulletin: W-08092

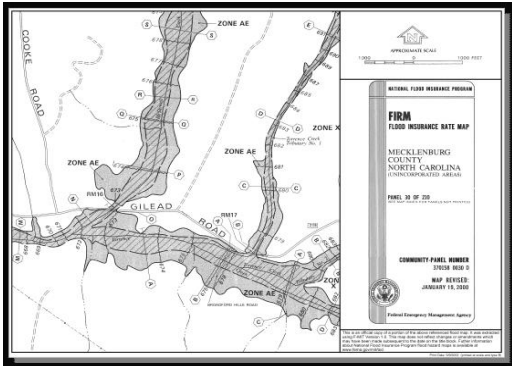


Edie Lohmann

March 2, 2010



Sample Flood Insurance Rate Map

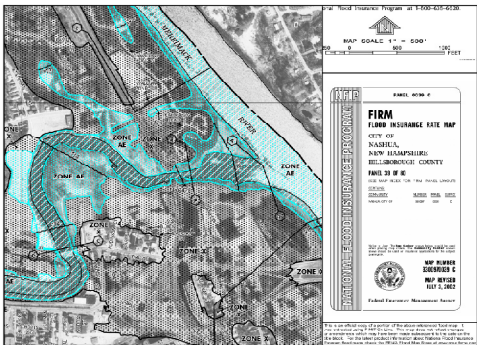


Edie Lohmann

March 2, 2010

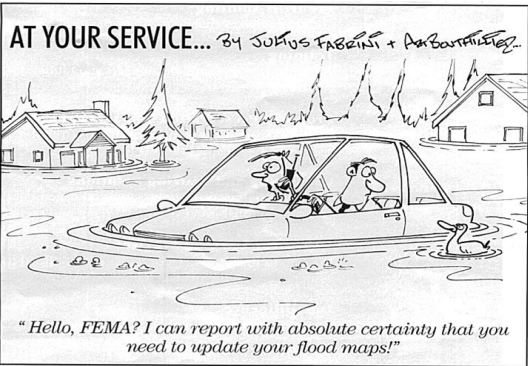


Digitized FIRM



Edie Lohmann

March 2, 2010



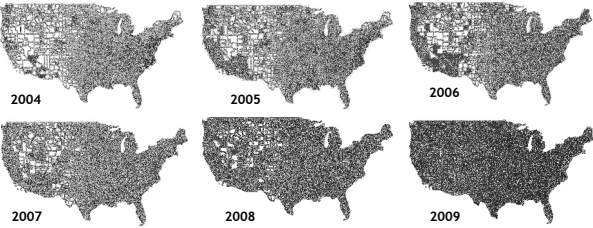
Edie Lohmann

March 2, 2010



### Map Modernization

To support the vision, "A Nation Prepared," the Federal Emergency Management Agency (FEMA), embarked on an aggressive initiative called Map Modernization to update the Nation's flood hazard maps.



Edie Lohmann

March 2, 2010



### Risk Map Program 2010 -2014

**Vision:**

The vision for Risk MAP is to deliver quality data that increases public awareness and leads to action that reduces risk to life and property. Risk MAP builds on flood hazard data and maps produced during the Flood Map Modernization (Map Mod) program.

[www.fema.gov/business/nfip](http://www.fema.gov/business/nfip)  
**Flood Hazard Mapping**



Edie Lohmann

March 2, 2010



### Risk Map Program 2010 - 2014

**Goals:**

Building on the success of Map Mod, the Federal Emergency Management Agency (FEMA) will collaborate with Federal, State and local stakeholders to achieve goals under Risk MAP:

- 1. Flood Hazard Data - address gaps in flood hazard
- 2. Public Awareness/Outreach
- 3. Hazard Mitigation Planning
- 4. Enhanced Digital Platform.
- 5. Alignment and Synergies

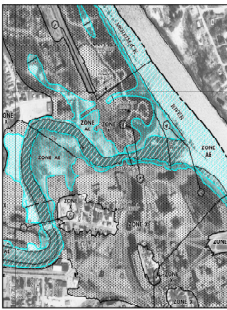


Edie Lohmann

March 2, 2010



### Flood Map Information eXchange (FMIX) Effective: March 1, 2010



The FEMA Flood Map Store  
<http://msc.fema.gov>  
1-877-336-2627

**View Online:**  
Flood Insurance Rate Maps  
Historic Maps  
Flood Insurance Studies  
Letters of Map Change  
Order Flood Insurance Manual  
Order Community Status Books

New Fee Schedule Effective: 01/13/10  
FMAC + MSC = FMIX Effective: 03/01/10

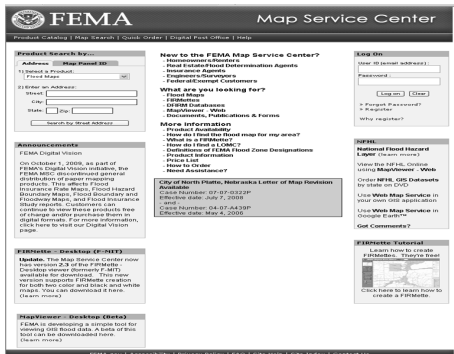


Edie Lohmann

March 2, 2010



FEMA’s Map Information eXchange

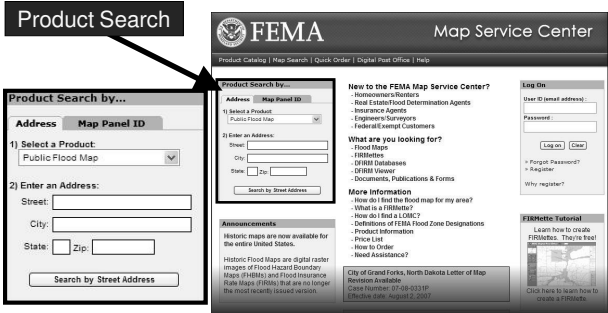


Edie Lohmann

March 2, 2010



FEMA’s Map Information eXchange

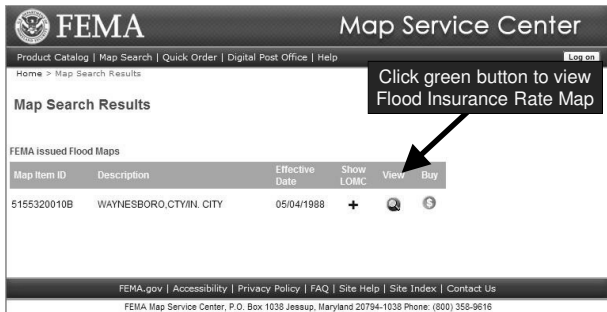


Edie Lohmann

March 2, 2010



FEMA’s Map Information eXchange

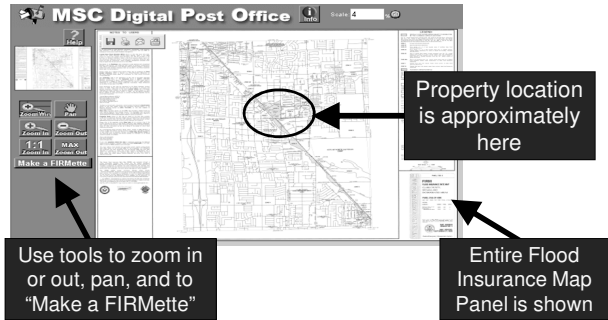


Edie Lohmann

March 2, 2010



FIRMette

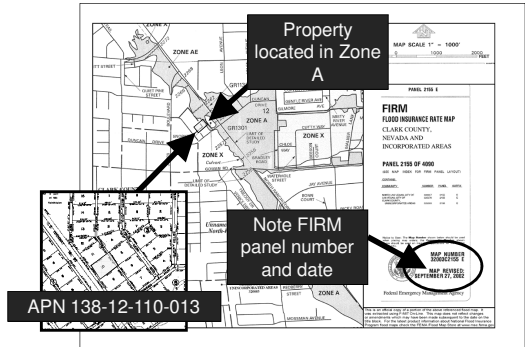


Edie Lohmann

March 2, 2010



FIRMette



Edie Lohmann

March 2, 2010



Letters of Map Change

- Letter of Map Amendment (LOMA)
- Letter of Map Revision (LOMR)

Map Service Center  
<http://msc.fema.gov>  
View LOMCs Online

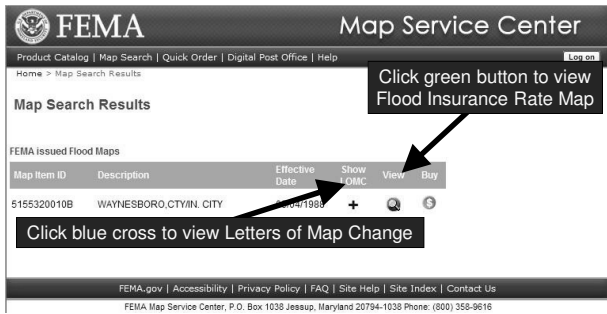


Edie Lohmann

March 2, 2010



FEMA's Map Information eXchange



Edie Lohmann

March 2, 2010



FEMA's Map Information eXchange



Edie Lohmann

March 2, 2010

















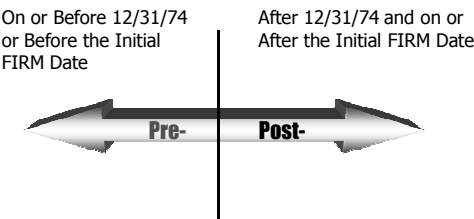








Determining Pre-Firm or Post Firm



Edie Lohmann

March 2, 2010

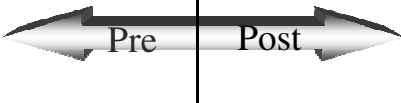


Map Grandfathering Rule Example

New Map Effective: Dec. 8, 2010  
Zone X → Zone AE

Must buy before the effective date  
of the new map and maintain  
continuous coverage

Option to purchase policy at any time in  
flood zone under which originally  
constructed with documentation



Edie Lohmann

March 2, 2010



Grandfathering Savings

Rates Effective: May 1, 2010	Preferred Risk Policy* (Buy Before)	Standard X Policy (Grandfathered)	Zone AE Policy (Buy After)
Residential (\$250,000 Bld.)	\$355 (first yr. only)	\$911 (bld. only)	\$1,620 (pre-firm rate)
Commercial (\$500,000 Bld.)	\$2,537 (first yr. only)	\$2,022 (bld. only)	\$5,225 (pre-firm rate)

\* Includes Contents Coverage



Edie Lohmann

March 2, 2010



Map Grandfathering Summary



Edie Lohmann

March 2, 2010



Policy Assignment

- A property owner's flood insurance building policy may be assigned in writing to a purchaser of the insured property.



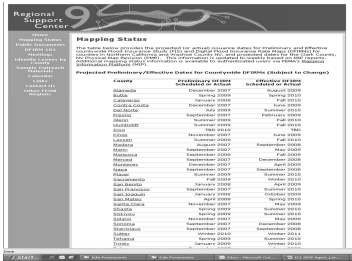
Edie Lohmann

March 2, 2010



California Map Changes

<http://rmc.mapmodteam.com/rmc9/Status.htm>



Edie Lohmann

March 2, 2010



Upcoming CA Map Changes 2010

- |                 |        |              |        |
|-----------------|--------|--------------|--------|
| ▪ Butte Co.     | Spring | ▪ Calaveras  | Fall   |
| ▪ San Mateo     | Spring | ▪ Glenn      | Fall   |
| ▪ Yolo Co.      | Spring | ▪ Humboldt   | Fall   |
| ▪ Del Norte     | Summer | ▪ Lassen     | Fall   |
| ▪ Placer        | Summer | ▪ Sacramento | Winter |
| ▪ San Francisco | Summer | ▪ Sutter     | Winter |
| ▪ Shasta        | Summer | ▪ Trinity    | Winter |
| ▪ Siskiyou      | Summer |              |        |
| ▪ Tehama        | Summer |              |        |



Edie Lohmann

March 2, 2010



IV. Definitions, Policy Forms & General Rules



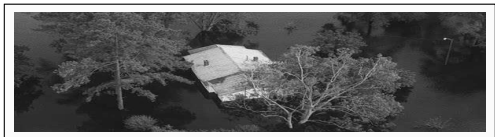
Edie Lohmann

March 2, 2010



### Flood Definition

- A general and temporary condition of partial or complete inundation of two or more acres of normally dry land area or of two or more properties (at least one of which is your property) from any of the following:



FEMA

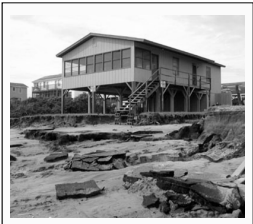
Edie Lohmann

March 2, 2010



### Flood Definition

- Collapse or subsidence of land along the shore of a lake or similar body of water as a result of erosion or wave activity exceeding normal cycles.



FEMA

Edie Lohmann

March 2, 2010



### Flood Definition

- Overflow of inland/tidal waters
- Unusual and rapid accumulation of runoff of surface waters from any source
- Seepage & sewer backup
- Mudflow



FEMA

Edie Lohmann

March 2, 2010



### Flood Definition - Mudflow

A river of liquid and flowing mud on the surfaces of normally dry land areas, as when earth is carried by a current of water.



FEMA

Edie Lohmann

March 2, 2010



## Exclusions Earth Movement

- Earthquake
- Landslide
- Land subsidence
- Sinkholes
- Destabilization or movement of land that results from accumulation of water in subsurface land area or
- Gradual erosion



Edie Lohmann

March 2, 2010



## Eligible Structures

- Walled and roofed structures principally above ground and on a permanent site
- Manufactured homes or travel trailers, if anchored to a permanent foundation
- Buildings in the course of construction
- Contents
- Participating community



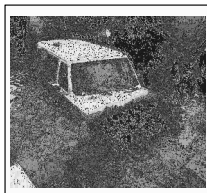
Edie Lohmann

March 2, 2010



## Not Insurable

- Buildings completely over water
- Unanchored manufactured homes
- Motorized vehicles
- Gas and liquid storage tanks (as structures)
- Buildings principally below ground
- Land, Walks, Driveways, Piers
- Outdoor Swimming pools, hot tubs & their equipment

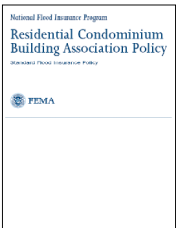
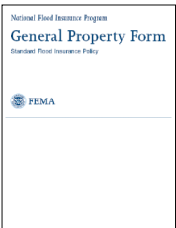


Edie Lohmann

March 2, 2010



## Policy Forms



Edie Lohmann

March 2, 2010



### Preferred Risk Policy

- Low cost coverage for property owners and tenants located in **B,C and X zones** in regular program communities
- Contents only policies available to all occupancies except when located entirely in a basement
- Loss eligibility requirements



FEMA

Edie Lohmann

March 2, 2010



### PRP Savings

Based on 1-4 Family Residential No Basement/Enclosure

Coverage	PRP Premiums	Standard X Premiums
20,000 / 8,000	119	296
30,000 / 12,000	150	568
50,000 / 20,000	201	676
75,000 / 30,000	237	855
100,000 / 40,000	264	908
125,000 / 50,000	284	1,044
150,000 / 60,000	303	1,133
200,000 / 80,000	333	1,266
250,000 / 100,000	355	1,445

Rates as of 05/01/2010



FEMA

Edie Lohmann

March 2, 2010



### PRP Savings

Based on Non- Residential No Basement/Enclosure

Coverage	PRP Premiums	Standard X Premiums
50,000 / 50,000	557	901
100,000 / 100,000	887	1,756
150,000 / 150,000	1,162	2,611
200,000 / 200,000	1,437	3,004
250,000 / 250,000	1,657	3,164
300,000 / 300,000	1,877	3,524
350,000 / 350,000	2,042	3,784
400,000 / 400,000	2,207	4,044
500,000 / 500,000	2,537	4,562

Rates as of 05/01/2010



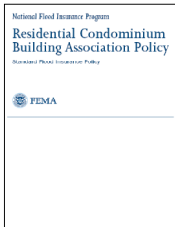
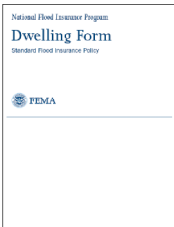
FEMA

Edie Lohmann

March 2, 2010



### What Do The Policies Pay?



FEMA

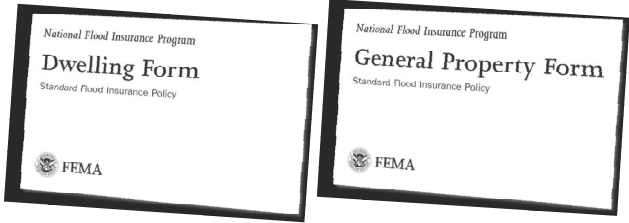
Edie Lohmann

March 2, 2010



## Dwelling and General Property Policies

- Actual cash value policies on the building and contents



Edie Lohmann

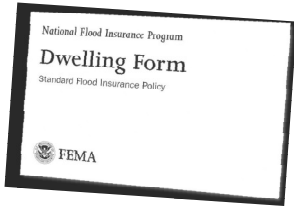
March 2, 2010



## Dwelling Policy Only

Replacement Cost Provision Applies to Building if:

- Structure is insured to 80% replacement cost or max available under the program, whichever is less **and**
- Single family **and**
- Principal residence



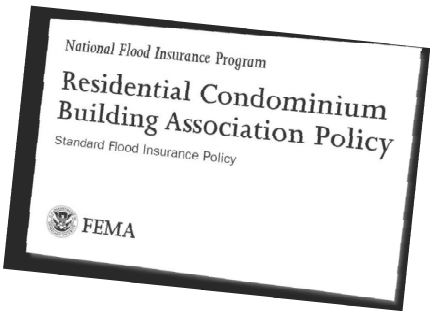
Edie Lohmann

March 2, 2010



## Condo Master Policy (RCBAP)

- Replacement cost on building
- 80% co-insurance clause
- Actual cash value on contents



Edie Lohmann

March 2, 2010



## Special Loss Settlement for Manufactured/Mobile Homes

**Total Loss Claims Settlement Limited to the Lesser of:**

1. Replacement cost of the home
2. 1.5 times the actual cash value based on the NADA guide or
3. Policy limits

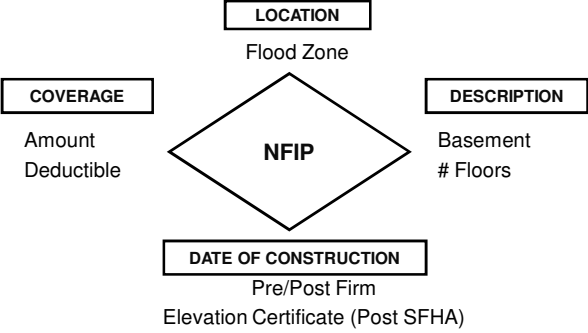


Edie Lohmann

March 2, 2010



### Factors Used for Rating



Edie Lohmann

March 2, 2010



### Factors Used for Rating

#### Rating Pre-FIRM Structures as Post FIRM

- Pre-FIRM structures, at the option of the building owner, can be Pre or Post-FIRM rated depending on which rating option presents the most advantageous premium.
- Pre-FIRM structures that become substantially damaged or improved are post FIRM rated with some exceptions:
  - Historical buildings
  - An addition next to and in contact with the original building
  - Some types of "V" zone risks and manufactured homes



Edie Lohmann

March 2, 2010



### Waiting Period

- Standard thirty (30) day waiting period
- Exception: Effective immediately when requested by mortgagee
- Required by lender due to map change – 1 day
- No Binders



Edie Lohmann

March 2, 2010



### Flood Insurance Deductibles

- Standard Pre-FIRM: \$2,000\*
- Standard Post-FIRM: \$1,000\*
- Optional deductibles are available up to:
  - \$5,000 Residential
  - \$50,000 Non-residential

\* Effective Oct. 1, 2009



Edie Lohmann

March 2, 2010



## Policy Terms

- One year policy only
- Requires premium payment in full at application/renewal
- Does not automatically renew



Edie Lohmann

March 2, 2010



## V. The Bottom Line:

### How Floodplain Management Affects Flood Insurance Rates

- Substantial Damage/Improvement
- ICC
- Variances
- Section 1316
- Unnumbered A Zones
- AO Zones
- Revising Flood Maps & Letters of Map Change (LOMC's)



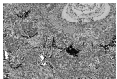
Edie Lohmann

March 2, 2010



## The Bottom Line

- Get it **Right** and insurance premiums will be more affordable
- Get it **Wrong** and premiums can be very expensive
- **Exceed** minimum standards and insurance will be relatively cheap



Edie Lohmann

March 2, 2010



## Substantial Damage Definition

- Damage of any origin sustained by a building whereby the cost of restoring the building to its before-damaged condition would equal or exceed 50% of the market value of the building before the damage occurred.



Edie Lohmann

March 2, 2010





### Substantial Improvement Definition

- Any reconstruction, rehabilitation, addition, or other improvement of a building, the cost of which equals or exceeds 50% of the market value of the building before the "start of construction" of the improvement. This does not include any building improvement project to correct existing state or local code violations.



Edie Lohmann

March 2, 2010



### Substantial Damage/Improvement

When substantial damage and/or substantial improvement occurs, flood insurance premiums are based on the difference in elevation between the lowest floor and the BFE at the time the improvement is made.

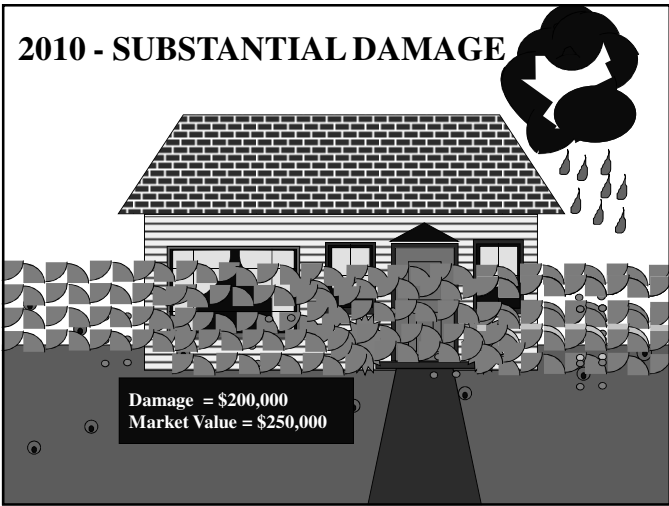


Edie Lohmann

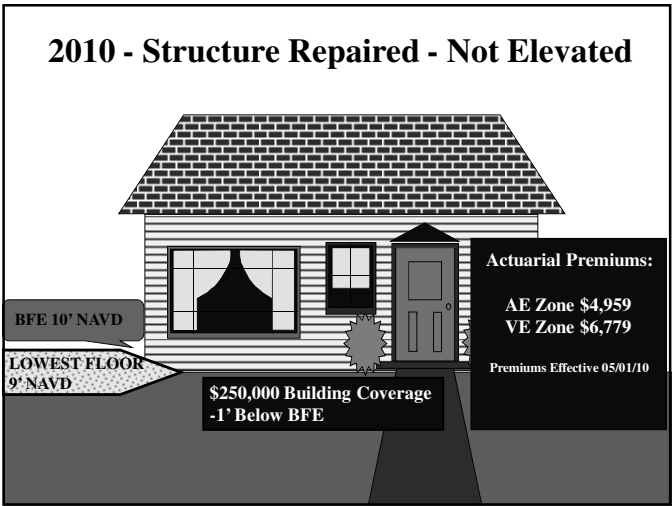
March 2, 2010



### 2010 - SUBSTANTIAL DAMAGE



### 2010 - Structure Repaired - Not Elevated



2010 - Structure Repaired and Elevated

BFE 10' NAVD

LOWEST FLOOR 10' NAVD

\$250,000 Building Coverage  
LFE @ BFE

Actuarial Premiums:  
AE Zone \$ 1,105  
VE Zone \$ 5,129  
Premiums Effective: 05/01/10

Increased Cost of Compliance (ICC)

Floodproof  
Relocate  
Elevate  
Demolish

FEDERAL EMERGENCY MANAGEMENT AGENCY  
FEMA

Edie Lohmann

March 2, 2010

Increased Cost of Compliance

- \$30,000 limit
- Covers cost to comply with State or community floodplain management laws or ordinances
- Applies after a flood event where the building has been declared:
  - substantially,
  - or repetitively damaged

FEDERAL EMERGENCY MANAGEMENT AGENCY  
FEMA

Edie Lohmann

March 2, 2010

Eligibility for ICC Coverage

- Eligible: Buildings in the SFHA in Regular Program communities and severe repetitive loss structures in all flood zones including B,C, X zones\*
- Not eligible:
  - Buildings insured under Group Flood Insurance Policy
  - Units insured under a condo unit owner policy
  - Buildings in Emergency Program communities

FEDERAL EMERGENCY MANAGEMENT AGENCY  
FEMA

Edie Lohmann

March 2, 2010

\*Policy Issuance 1-2010  
[www.nfipiservice.com](http://www.nfipiservice.com)

## Increased Cost of Compliance

What conditions must be met to qualify?



Edie Lohmann

March 2, 2010



## Structure must be flood damaged

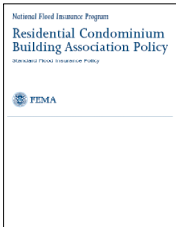
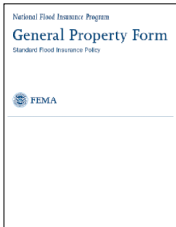


Edie Lohmann

March 2, 2010



## Must Be Insured by the NFIP



Edie Lohmann

March 2, 2010



## Substantial Damage

Declared by Community



50% or more  
of the pre-flood  
market value from  
a single event



Edie Lohmann

March 2, 2010



### Repetitive Loss

Declared by Community



- 2 Losses within 10 years
- Totals 50% of the market value
- Community's ordinance(s) must have a repetitive loss provision.

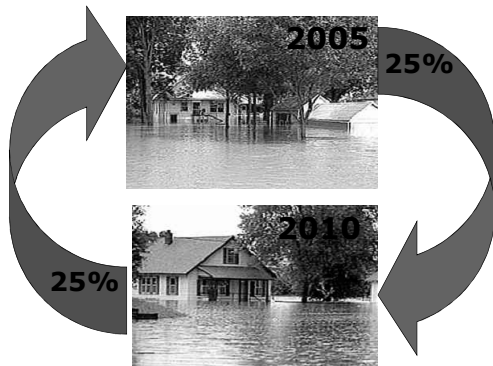


Edie Lohmann

March 2, 2010



### Repetitive Loss Example



Edie Lohmann

March 2, 2010



### Variances

Should the community decide to issue a variance allowing a structure not to be elevated to the BFE, it should be noted that **there are no variances for flood insurance**. The rates and premiums will continue to be actuarially based.



Edie Lohmann

March 2, 2010



### Variances

The community shall provide written notification to the applicant that the following will result in:

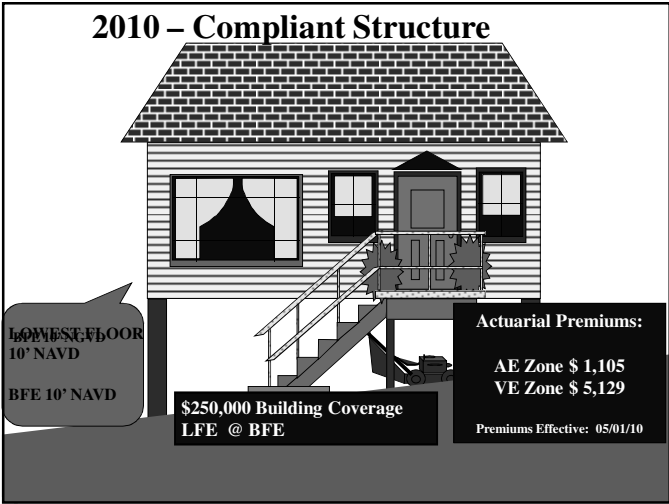
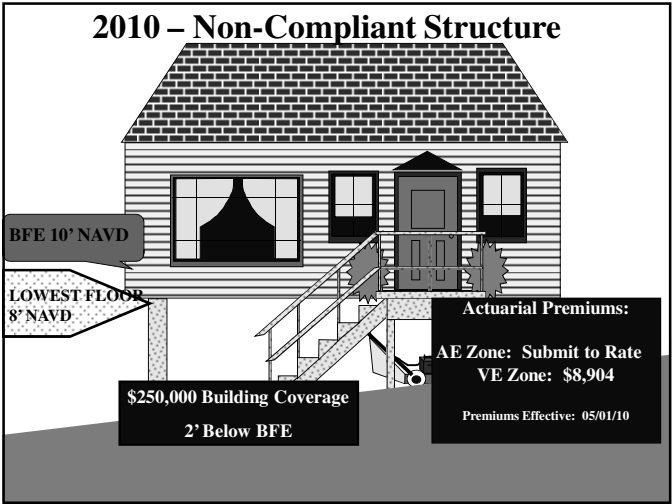
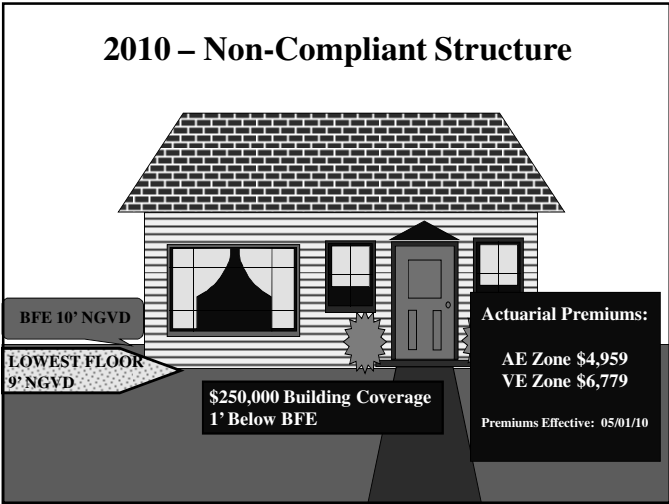
- Increased insurance premiums
- Increased risk to life and property



Edie Lohmann

March 2, 2010





**Submit-for-Rate and Compliance**

- Specific rating information is shared with the FEMA Regional Office.
- The Regional Office reviews the information and contacts the community's floodplain administrator to:
  - Verify floodplain management compliance.
  - Where applicable, request the community remedy any violations to the maximum extent possible.



FEMA

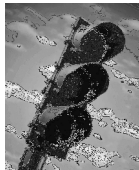
Edie Lohmann

March 2, 2010



## The Effects of Section 1316

- Used when property owner has not cooperated
- Non-availability of flood insurance for structure
- Very limited disaster assistance
- No federal mortgage assistance
- Possible mortgage foreclosure
- Possible reduction of market value
- Risk of damage with no compensation



Edie Lohmann

March 2, 2010



## The Effects of Section 1316

- Section 1316 can only be invoked after the community has taken full legal steps to attempt to fix the non-compliant construction.



Edie Lohmann

March 2, 2010



## Unnumbered A Zones



- If FEMA has not established a BFE, it is the community's responsibility to obtain, review and utilize best available data from a reliable source to determine the BFE.
- Having a BFE can mean lower insurance premiums. BFE's can be determined using methods listed in FEMA 265, "Managing Floodplain Development in Approximate Zone A Areas." (FEMA P-265)
- [www.fema.gov/library](http://www.fema.gov/library) FEMA Publication Library



Edie Lohmann

March 2, 2010



## Unnumbered A Zones

- For projects involving greater than 50 lots or 5 acres, whichever is less, BFE's must be either obtained from other sources or developed using detailed methodologies comparable to those used for Flood Insurance Studies.



Edie Lohmann

March 2, 2010



Unnumbered A Zones

For Insurance Purposes....

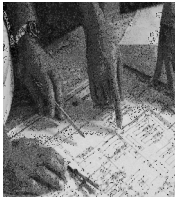
With No BFE:

- LFE – HAG = Elevation Difference

With BFE:

- LFE – BFE = Elevation Difference

Where there is no BFE established, it is advantageous for the community to require the LFE be placed at least +2 feet above the HAG next to the building.

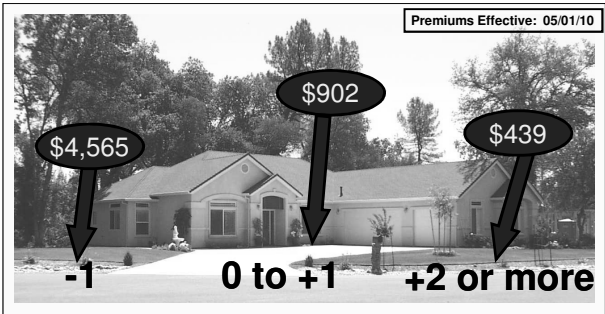


Edie Lohmann

March 2, 2010



Sample Premium – Unnumbered A Zone  
With BFE Residential \$250,000



Edie Lohmann

March 2, 2010



Sample Premium – Unnumbered A Zone  
Without BFE Residential \$250,000

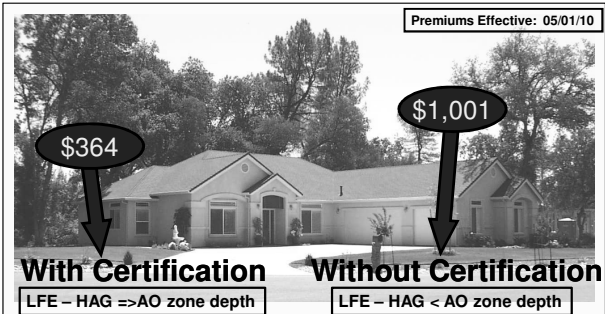


Edie Lohmann

March 2, 2010



Sample Premiums – AO Zone  
Residential \$250,000



Edie Lohmann

March 2, 2010



## Revising Flood Maps



- If an area, property or structure is physically removed from the flood zone, the property owner(s) may not receive all the benefits if the Flood Insurance Rate Map (FIRM) is not amended or revised.
- Flood insurance premiums are based on the current effective flood map. If it is not revised, then the rates are based on the previously existing condition (unimproved).



Edie Lohmann

March 2, 2010



## Revising Flood Maps

### Budgeting for LOMA / LOMR's

- When applicants budget for projects, especially for public improvement, they need to include the cost of applying for and obtaining Conditional Letters of Map Revision (CLOMR) and Letters of Map Revision (LOMRs)
- If a flood control project is completed or buildings are elevated on fill above the flood elevation, property or improvements are removed from the floodplain only after a LOMA or final LOMR has been issued
- Community officials should assure that final LOMR's are requested by the applicant and issued by FEMA



Edie Lohmann

March 2, 2010



## LOMC Clearinghouse

Effective July 9, 2009

- Submissions and supporting data should be mailed to:

LOMC Clearinghouse  
6730 Santa Barbara Court  
Elkridge, MD 21075  
Attn.: LOMC Manager

Map Assistance Center  
femamapspecialist@mapmodteam.com  
1-877-336-2627  
Technical Questions/Status



Edie Lohmann

March 2, 2010



## VI. The Differences: Floodplain Management vs. Flood Insurance

- Floodproofing
- Enclosures, Crawlspace & Basements
- Machinery & Equipment
- Elevation Certificate
- Rounding
- Floodplain Management vs. Flood Insurance: Elevation Examples



Edie Lohmann

March 2, 2010





## Floodproofing



- **Buildings must be floodproofed to 1 foot above the BFE** (+1 foot) in order to receive a rate equivalent to a building with its lowest floor (LF) elevated to the BFE.
- Floodproofing must be certified by a registered professional engineer or architect on the floodproofing certificate or by a responsible local official in a letter containing the same information.
- Form has revised expiration date: March 31, 2012



Edie Lohmann

March 2, 2010



## Basements, Crawlspaces & Enclosures

- Flood insurance coverage is available for structures that may be in violation of floodplain management criteria. However, higher insurance rates may be assigned, and coverage is limited in these areas.
- Effective Oct. 1, 2009 two new building types added to rating charts: elevated building with crawlspace and non-elevated building with subgrade crawlspace.



Edie Lohmann

March 2, 2010



## Basements, Crawlspaces & Enclosures

- Foundation elements
- Required utility connections
- Machinery & equipment that service the building



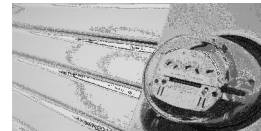
Edie Lohmann

March 2, 2010



## Machinery & Equipment

- Building items permanently affixed to the building and that provide utility services for the building
- For example: furnace, hot water heater, heat pumps, air conditioners, elevators and their associated equipment
- Washers, dryers and food freezers are considered contents items



Edie Lohmann

March 2, 2010



## Machinery & Equipment

- Duct work is not considered machinery and equipment for insurance rating. For floodplain management it must be elevated or flood protected to the BFE.
- A/C units @ grade on an outside pad may not be considered the LFE for insurance rating, but must be properly elevated or flood protected for floodplain management.



Edie Lohmann

March 2, 2010



## Enclosures & Crawlspace

### Lowest Floor Guidelines for Post Firm Structures in "A" Zones:

1. Parking, storage or access to the building only (stairwells, elevators etc.)
2. Must have proper openings (including any elevator shaft or crawl space)
3. Must be unfinished (no more than 20 linear feet of finished walls)



Edie Lohmann

March 2, 2010



## Enclosures & Crawlspace

### Lowest Floor Guidelines for Post Firm Structures in "V" Zones:

1. Parking, storage or access to building only (stairwells, elevator etc.)
2. Must be unfinished (no more than 20 linear feet of finished walls)
3. No machinery or equipment below the BFE (inside or outside building)
4. Under 300 square feet with breakaway walls



Edie Lohmann

March 2, 2010



## Elevation Certificates

### AO and Unnumbered A Zones

- Can be completed by the property owner in unnumbered A zones w/ no BFE and AO zones for insurance purposes only.
- For floodplain management purposes, the community official has the responsibility to field check the elevation of the lowest floor as constructed and document the information.



Edie Lohmann

March 2, 2010



Rounding Elevation Differences

- When the BFE and/or LFE are shown in tenths (e.g. 10.5'), insurance agents apply the "rounding rule" to the difference between the BFE and the LFE.
- What may be a violation could be rated as if the lowest floor is equal to the BFE. (Rounding is not used in floodplain management!)



Edie Lohmann

March 2, 2010



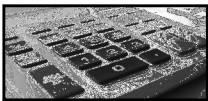
Rounding Example

Example

LFE	10.5
BFE	11.0
	<hr/>
	- .5
Rounds to Zero (0)	

Example

LFE	11.0
BFE	10.5
	<hr/>
	+ .5
Rounds to One (+1)	



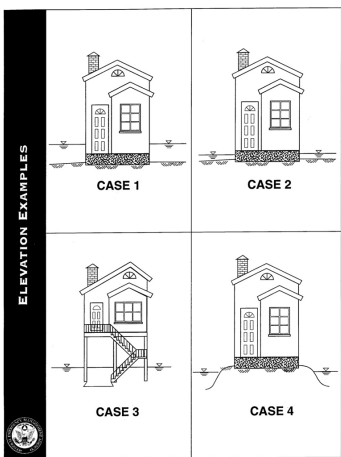
Edie Lohmann

March 2, 2010



Floodplain Management vs. Mandatory Flood Insurance

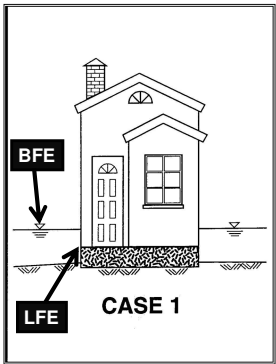
Elevation Examples



Case 1

This building is in violation of the local floodplain management ordinance if it was built or substantially improved after the FIRM's were first issued.

It is subject to extremely high flood insurance rates due to the potential for severe damage.



Edie Lohmann

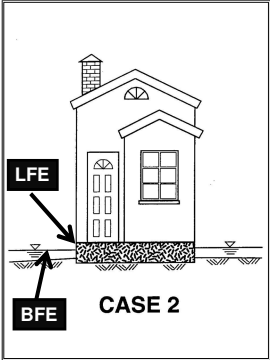
March 2, 2010



Case 2

The lowest floor is at or above the BFE. It meets the minimum Federal standard—the local community may have a higher standard.

Insurance is still required, as part of the foundation (the above ground portion of the piers) is still exposed to the 100-yr flood.



Edie Lohmann

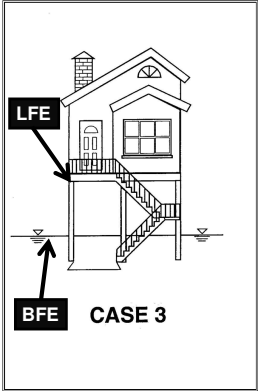
March 2, 2010



Case 3

The lowest floor is well above the BFE and meets Federal and local standards.

Flood insurance is still required; part of the foundation (the above ground portion of the piers) is still exposed to the 100-yr flood.



Edie Lohmann

March 2, 2010

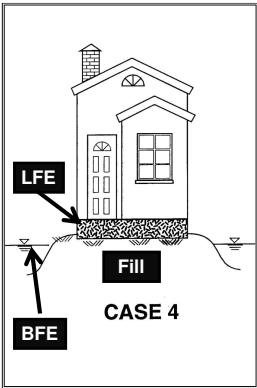


Case 4

The lowest floor is well above the BFE & meets Federal & local standards.

The building sits on top of an island of compacted earth—there is no exposed part of the building touched by the 100-year flood.

This building is eligible for a LOMA or LOMR. (Does not apply in V Zones, floodways or alluvial fan areas.)



Edie Lohmann

March 2, 2010



VII. Assisting Your Residents



Edie Lohmann

March 2, 2010



## Assisting Residents

HELP!

- Is Property In or Out of a Special Flood Hazard Area (SFHA)?
- LOMC's: LOMA/LOMR
- Elevation Certificates
- ✓ Post-FIRM Rating for Pre-FIRM Structures
- ✓ Grandfathering
- ✓ Community Rating System (CRS) Discounts



Edie Lohmann

March 2, 2010



## Assisting Residents

When a resident calls a local community and they have been required by their lender to buy flood insurance, how can a community assist them?

HELP!



HELP!



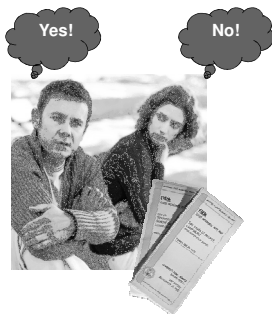
Edie Lohmann

March 2, 2010



## Flood Zone Disputes

- Additional documentation
- Letter of Determination Review Process
- Letters of Map Change (LOMA and LOMR)



Edie Lohmann

March 2, 2010



## Flood Zone Determinations

- The determination is:
  - Usually made by a map determination company the lender has hired
  - Is based on the effective or currently published FIRM & may not, but should include Letters of Map Change
  - Is based on horizontal measurement



Edie Lohmann

March 2, 2010



## Flood Zone Determinations

- Location, Location:
  - The mandatory purchase of flood insurance requirement is based on the location of the building(s) or improvements not the land.
  - Portions of the property in question may be in a SFHA, but the building(s) or improvements themselves may be outside the SFHA.

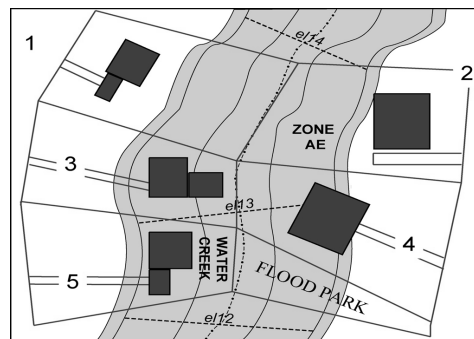


Edie Lohmann

March 2, 2010



## Flood Zone Determinations



Edie Lohmann

March 2, 2010



## Flood Zone Determinations

- Location, Location:
  - If the buildings/improvements are not in SFHA, but a portion of the property is in, the community may provide the resident with a copy of a plot plan, aerial photograph or other evidence. Generally, a lender will not accept a community official letter.
  - The resident can then provide the additional information to the lender and/or map determination company and request a redetermination.



Edie Lohmann

March 2, 2010



## Letters of Map Change (LOMC's):

### LOMA / LOMR's

- Communities can keep copies of all LOMA's or LOMR's with their record copy of the FIRM at the counter to make it easier to determine if one has been issued that covers the property or building(s) in question. Copies can be made for the resident, who can then ask the bank for a redetermination.
- LOMC available at the Map Service Center website:  
<http://www.msc.fema.gov>



Edie Lohmann

March 2, 2010



### Elevation Certificates

- It's Role in Mitigation
- It's Role in Insurance Rating
- It's Role in Letters of Map Amendment and Revision (LOMA/LOMR)



Edie Lohmann March 2, 2010



### Elevation Certificates

- Communities should obtain and maintain the as-constructed elevation certificates:
  - Homeowner : used to purchase flood insurance for post-FIRM rated buildings
  - Floodplain Management : used to document as-constructed elevations of the lowest floor



Edie Lohmann March 2, 2010



### Notes about Elevation Certificates

- Elevation Certificates do not change flood zones
- Elevation Certificates are not LOMAs or LOMRs
- Elevation Certificates do not waive federal requirements



Edie Lohmann March 2, 2010



### Notes about Elevation Certificates

- Only FEMA can change NFIP flood maps
- A local community official cannot change a NFIP flood map
- If a map change has superseded the LOMA/LOMR, then the LOMA/LOMR has to be re-validated by FEMA

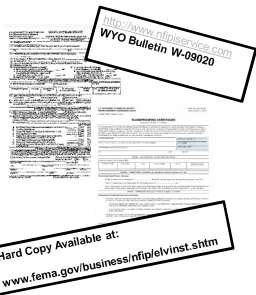


Edie Lohmann March 2, 2010



New Elevation and Flood Proofing  
Certificate Forms

- Both forms reflect new expiration dates of March 31, 2012 and are currently available for use
- Elevation Certificate has 12 month voluntary phase-in beginning April 1, 2009. Mandatory use effective April 1, 2010
- No significant changes to the Flood-proofing Certificate



Edie Lohmann

March 2, 2010



New Elevation Certificate Form

U.S. DEPARTMENT OF HOMELAND SECURITY  
Federal Emergency Management Agency  
Natural Flood Insurance Program

**ELEVATION CERTIFICATE**

OMB No. 1660-0008  
Expires March 31, 2012

Important: Read the instructions on pages 1-9.

**SECTION A - PROPERTY INFORMATION**

A1. Building Owner's Name \_\_\_\_\_

A2. Building Street Address (including Apt., Unit, Suite, and/or Bldg. No.) or P.O. Route and Box No. \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ ZIP Code \_\_\_\_\_

A3. Property Description (Lot and Block Numbers, Tax Parcel Number, Legal Description, etc.) \_\_\_\_\_

A4. Building Use (e.g., Residential, Non-Residential, Addition, Accessory, etc.) \_\_\_\_\_

A5. Latitude/Longitude: Lat. \_\_\_\_\_ Long. \_\_\_\_\_

A6. Attach at least 2 photographs of the building if the Certificate is being used to obtain flood insurance.

A7. Building Disaster Number \_\_\_\_\_

A8. For a building with a crawlspace or enclosure(s):  
a) Square footage of crawlspace or enclosure(s) \_\_\_\_\_ sq ft  
b) No. of permanent flood openings in the crawlspace or enclosure(s) within 1.5 feet above adjacent grade \_\_\_\_\_ sq ft  
c) Total net area of flood openings in A8.b \_\_\_\_\_ sq ft  
d) Engineered flood openings? ☐ Yes ☐ No

A9. For a building with an attached garage:  
a) Square footage of attached garage \_\_\_\_\_ sq ft  
b) No. of permanent flood openings in the attached garage within 1.5 feet above adjacent grade \_\_\_\_\_ sq ft  
c) Total net area of flood openings in A9.b \_\_\_\_\_ sq ft  
d) Engineered flood openings? ☐ Yes ☐ No



Edie Lohmann



New Elevation Certificate Form

**SECTION C - BUILDING ELEVATION INFORMATION (SURVEY REQUIRED)**

C1. Building elevations are based on: ☐ Construction Drawings\* ☐ Building Under Construction\* ☐ Finished Construction



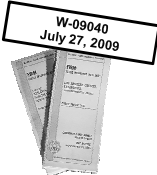
\*A new Elevation Certificate will be required when construction of the building is complete.

C2. Elevations - Zones A1, A2, AE, AH, A (with BFE), VE, V1, V2, V3, V4, V5, V6, V7, V8, V9, V10, V11, V12, V13, V14, V15, V16, V17, V18, V19, V20, V21, V22, V23, V24, V25, V26, V27, V28, V29, V30, V31, V32, V33, V34, V35, V36, V37, V38, V39, V40, V41, V42, V43, V44, V45, V46, V47, V48, V49, V50, V51, V52, V53, V54, V55, V56, V57, V58, V59, V60, V61, V62, V63, V64, V65, V66, V67, V68, V69, V70, V71, V72, V73, V74, V75, V76, V77, V78, V79, V80, V81, V82, V83, V84, V85, V86, V87, V88, V89, V90, V91, V92, V93, V94, V95, V96, V97, V98, V99, V100, V101, V102, V103, V104, V105, V106, V107, V108, V109, V110, V111, V112, V113, V114, V115, V116, V117, V118, V119, V120, V121, V122, V123, V124, V125, V126, V127, V128, V129, V130, V131, V132, V133, V134, V135, V136, V137, V138, V139, V140, V141, V142, V143, V144, V145, V146, V147, V148, V149, V150, V151, V152, V153, V154, V155, V156, V157, V158, V159, V160, V161, V162, V163, V164, V165, V166, V167, V168, V169, V170, V171, V172, V173, V174, V175, V176, V177, V178, V179, V180, V181, V182, V183, V184, V185, V186, V187, V188, V189, V190, V191, V192, V193, V194, V195, V196, V197, V198, V199, V200, V201, V202, V203, V204, V205, V206, V207, V208, V209, V210, V211, V212, V213, V214, V215, V216, V217, V218, V219, V220, V221, V222, V223, V224, V225, V226, V227, V228, V229, V230, V231, V232, V233, V234, V235, V236, V237, V238, V239, V240, V241, V242, V243, V244, V245, V246, V247, V248, V249, V250, V251, V252, V253, V254, V255, V256, V257, V258, V259, V260, V261, V262, V263, V264, V265, V266, V267, V268, V269, V270, V271, V272, V273, V274, V275, V276, V277, V278, V279, V280, V281, V282, V283, V284, V285, V286, V287, V288, V289, V290, V291, V292, V293, V294, V295, V296, V297, V298, V299, V300, V301, V302, V303, V304, V305, V306, V307, V308, V309, V310, V311, V312, V313, V314, V315, V316, V317, V318, V319, V320, V321, V322, V323, V324, V325, V326, V327, V328, V329, V330, V331, V332, V333, V334, V335, V336, V337, V338, V339, V340, V341, V342, V343, V344, V345, V346, V347, V348, V349, V350, V351, V352, V353, V354, V355, V356, V357, V358, V359, V360, V361, V362, V363, V364, V365, V366, V367, V368, V369, V370, V371, V372, V373, V374, V375, V376, V377, V378, V379, V380, V381, V382, V383, V384, V385, V386, V387, V388, V389, V390, V391, V392, V393, V394, V395, V396, V397, V398, V399, V400, V401, V402, V403, V404, V405, V406, V407, V408, V409, V410, V411, V412, V413, V414, V415, V416, V417, V418, V419, V420, V421, V422, V423, V424, V425, V426, V427, V428, V429, V430, V431, V432, V433, V434, V435, V436, V437, V438, V439, V440, V441, V442, V443, V444, V445, V446, V447, V448, V449, V450, V451, V452, V453, V454, V455, V456, V457, V458, V459, V460, V461, V462, V463, V464, V465, V466, V467, V468, V469, V470, V471, V472, V473, V474, V475, V476, V477, V478, V479, V480, V481, V482, V483, V484, V485, V486, V487, V488, V489, V490, V491, V492, V493, V494, V495, V496, V497, V498, V499, V500, V501, V502, V503, V504, V505, V506, V507, V508, V509, V510, V511, V512, V513, V514, V515, V516, V517, V518, V519, V520, V521, V522, V523, V524, V525, V526, V527, V528, V529, V530, V531, V532, V533, V534, V535, V536, V537, V538, V539, V540, V541, V542, V543, V544, V545, V546, V547, V548, V549, V550, V551, V552, V553, V554, V555, V556, V557, V558, V559, V560, V561, V562, V563, V564, V565, V566, V567, V568, V569, V570, V571, V572, V573, V574, V575, V576, V577, V578, V579, V580, V581, V582, V583, V584, V585, V586, V587, V588, V589, V590, V591, V592, V593, V594, V595, V596, V597, V598, V599, V600, V601, V602, V603, V604, V605, V606, V607, V608, V609, V610, V611, V612, V613, V614, V615, V616, V617, V618, V619, V620, V621, V622, V623, V624, V625, V626, V627, V628, V629, V630, V631, V632, V633, V634, V635, V636, V637, V638, V639, V640, V641, V642, V643, V644, V645, V646, V647, V648, V649, V650, V651, V652, V653, V654, V655, V656, V657, V658, V659, V660, V661, V662, V663, V664, V665, V666, V667, V668, V669, V670, V671, V672, V673, V674, V675, V676, V677, V678, V679, V680, V681, V682, V683, V684, V685, V686, V687, V688, V689, V690, V691, V692, V693, V694, V695, V696, V697, V698, V699, V700, V701, V702, V703, V704, V705, V706, V707, V708, V709, V710, V711, V712, V713, V714, V715, V716, V717, V718, V719, V720, V721, V722, V723, V724, V725, V726, V727, V728, V729, V730, V731, V732, V733, V734, V735, V736, V737, V738, V739, V740, V741, V742, V743, V744, V745, V746, V747, V748, V749, V750, V751, V752, V753, V754, V755, V756, V757, V758, V759, V760, V761, V762, V763, V764, V765, V766, V767, V768, V769, V770, V771, V772, V773, V774, V775, V776, V777, V778, V779, V780, V781, V782, V783, V784, V785, V786, V787, V788, V789, V790, V791, V792, V793, V794, V795, V796, V797, V798, V799, V800, V801, V802, V803, V804, V805, V806, V807, V808, V809, V810, V811, V812, V813, V814, V815, V816, V817, V818, V819, V820, V821, V822, V823, V824, V825, V826, V827, V828, V829, V830, V831, V832, V833, V834, V835, V836, V837, V838, V839, V840, V841, V842, V843, V844, V845, V846, V847, V848, V849, V850, V851, V852, V853, V854, V855, V856, V857, V858, V859, V860, V861, V862, V863, V864, V865, V866, V867, V868, V869, V870, V871, V872, V873, V874, V875, V876, V877, V878, V879, V880, V881, V882, V883, V884, V885, V886, V887, V888, V889, V890, V891, V892, V893, V894, V895, V896, V897, V898, V899, V900, V901, V902, V903, V904, V905, V906, V907, V908, V909, V910, V911, V912, V913, V914, V915, V916, V917, V918, V919, V920, V921, V922, V923, V924, V925, V926, V927, V928, V929, V930, V931, V932, V933, V934, V935, V936, V937, V938, V939, V940, V941, V942, V943, V944, V945, V946, V947, V948, V949, V950, V951, V952, V953, V954, V955, V956, V957, V958, V959, V960, V961, V962, V963, V964, V965, V966, V967, V968, V969, V970, V971, V972, V973, V974, V975, V976, V977, V978, V979, V980, V981, V982, V983, V984, V985, V986, V987, V988, V989, V990, V991, V992, V993, V994, V995, V996, V997, V998, V999, V1000, V1001, V1002, V1003, V1004, V1005, V1006, V1007, V1008, V1009, V1010, V1011, V1012, V1013, V1014, V1015, V1016, V1017, V1018, V1019, V1020, V1021, V1022, V1023, V1024, V1025, V1026, V1027, V1028, V1029, V1030, V1031, V1032, V1033, V1034, V1035, V1036, V1037, V1038, V1039, V1040, V1041, V1042, V1043, V1044, V1045, V1046, V1047, V1048, V1049, V1050, V1051, V1052, V1053, V1054, V1055, V1056, V1057, V1058, V1059, V1060, V1061, V1062, V1063, V1064, V1065, V1066, V1067, V1068, V1069, V1070, V1071, V1072, V1073, V1074, V1075, V1076, V1077, V1078, V1079, V1080, V1081, V1082, V1083, V1084, V1085, V1086, V1087, V1088, V1089, V1090, V1091, V1092, V1093, V1094, V1095, V1096, V1097, V1098, V1099, V1100, V1101, V1102, V1103, V1104, V1105, V1106, V1107, V1108, V1109, V1110, V1111, V1112, V1113, V1114, V1115, V1116, V1117, V1118, V1119, V1120, V1121, V1122, V1123, V1124, V1125, V1126, V1127, V1128, V1129, V1130, V1131, V1132, V1133, V1134, V1135, V1136, V1137, V1138, V1139, V1140, V1141, V1142, V1143, V1144, V1145, V1146, V1147, V1148, V1149, V1150, V1151, V1152, V1153, V1154, V1155, V1156, V1157, V1158, V1159, V1160, V1161, V1162, V1163, V1164, V1165, V1166, V1167, V1168, V1169, V1170, V1171, V1172, V1173, V1174, V1175, V1176, V1177, V1178, V1179, V1180, V1181, V1182, V1183, V1184, V1185, V1186, V1187, V1188, V1189, V1190, V1191, V1192, V1193, V1194, V1195, V1196, V1197, V1198, V1199, V1200, V1201, V1202, V1203, V1204, V1205, V1206, V1207, V1208, V1209, V1210, V1211, V1212, V1213, V1214, V1215, V1216, V1217, V1218, V1219, V1220, V1221, V1222, V1223, V1224, V1225, V1226, V1227, V1228, V1229, V1230, V1231, V1232, V1233, V1234, V1235, V1236, V1237, V1238, V1239, V1240, V1241, V1242, V1243, V1244, V1245, V1246, V1247, V1248, V1249, V1250, V1251, V1252, V1253, V1254, V1255, V1256, V1257, V1258, V1259, V1260, V1261, V1262, V1263, V1264, V1265, V1266, V1267, V1268, V1269, V1270, V1271, V1272, V1273, V1274, V1275, V1276, V1277, V1278, V1279, V1280, V1281, V1282, V1283, V1284, V1285, V1286, V1287, V1288, V1289, V1290, V1291, V1292, V1293, V1294, V1295, V1296, V1297, V1298, V1299, V1300, V1301, V1302, V1303, V1304, V1305, V1306, V1307, V1308, V1309, V1310, V1311, V1312, V1313, V1314, V1315, V1316, V1317, V1318, V1319, V1320, V1321, V1322, V1323, V1324, V1325, V1326, V1327, V1328, V1329, V1330, V1331, V1332, V1333, V1334, V1335, V1336, V1337, V1338, V1339, V1340, V1341, V1342, V1343, V1344, V1345, V1346, V1347, V1348, V1349, V1350, V1351, V1352, V1353, V1354, V1355, V1356, V1357, V1358, V1359, V1360, V1361, V1362, V1363, V1364, V1365, V1366, V1367, V1368, V1369, V1370, V1371, V1372, V1373, V1374, V1375, V1376, V1377, V1378, V1379, V1380, V1381, V1382, V1383, V1384, V1385, V1386, V1387, V1388, V1389, V1390, V1391, V1392, V1393, V1394, V1395, V1396, V1397, V1398, V1399, V1400, V1401, V1402, V1403, V1404, V1405, V1406, V1407, V1408, V1409, V1410, V1411, V1412, V1413, V1414, V1415, V1416, V1417, V1418, V1419, V1420, V1421, V1422, V1423, V1424, V1425, V1426, V1427, V1428, V1429, V1430, V1431, V1432, V1433, V1434, V1435, V1436, V1437, V1438, V1439, V1440, V1441, V1442, V1443, V1444, V1445, V1446, V1447, V1448, V1449, V1450, V1451, V1452, V1453, V1454, V1455, V1456, V1457, V1458, V1459, V1460, V1461, V1462, V1463, V1464, V1465, V1466, V1467, V1468, V1469, V1470, V1471, V1472, V1473, V1474, V1475, V1476, V1477, V1478, V1479, V1480, V1481, V1482, V1483, V1484, V1485, V1486, V1487, V1488, V1489, V1490, V1491, V1492, V1493, V1494, V1495, V1496, V1497, V1498, V1499, V1500, V1501, V1502, V1503, V1504, V1505, V1506, V1507, V1508, V1509, V1510, V1511, V1512, V1513, V1514, V1515, V1516, V1517, V1518, V1519, V1520, V1521, V1522, V1523, V1524, V1525, V1526, V1527, V1528, V1529, V1530, V1531, V1532, V1533, V1534, V1535, V1536, V1537, V1538, V1539, V1540, V1541, V1542, V1543, V1544, V1545, V1546, V1547, V1548, V1549, V1550, V1551, V1552, V1553, V1554, V1555, V1556, V1557, V1558, V1559, V1560, V1561, V1562, V1563, V1564, V1565, V1566, V1567, V1568, V1569, V1570, V1571, V1572, V1573, V1574, V1575, V1576, V1577, V1578, V1579, V1580, V1581, V1582, V1583, V1584, V1585, V1586, V1587, V1588, V1589, V1590, V1591, V1592, V1593, V1594, V1595, V1596, V1597, V1598, V1599, V1600, V1601, V1602, V1603, V1604, V1605, V1606, V1607, V1608, V1609, V1610, V1611, V1612, V1613, V1614, V1615, V1616, V1617, V1618, V1619, V1620, V1621, V1622, V1623, V1624, V1625, V1626, V1627, V1628, V1629, V1630, V1631, V1632, V1633, V1634, V1635, V1636, V1637, V1638, V1639, V1640, V1641, V1642, V1643, V1644, V1645, V1646, V1647, V1648, V1649, V1650, V1651, V1652, V1653, V1654, V1655, V1656, V1657, V1658, V1659, V1660, V1661, V1662, V1663, V1664, V1665, V1666, V1667, V1668, V1669, V1670, V1671, V1672, V1673, V1674, V1675, V1676, V1677, V1678, V1679, V1680, V1681, V1682, V1683, V1684, V1685, V1686, V1687, V1688, V1689, V1690, V1691, V1692, V1693, V1694, V1695, V1696, V1697, V1698, V1699, V1700, V1701, V1702, V1703, V1704, V1705, V1706, V1707, V1708, V1709, V1710, V1711, V1712, V1713, V1714, V1715, V1716, V1717, V1718, V1719, V1720, V1721, V1722, V1723, V1724, V1725, V1726, V1727, V1728, V1729, V1730, V1731, V1732, V1733, V1734, V1735, V1736, V1737, V1738, V1739, V1740, V1741, V1742, V1743, V1744, V1745, V1746, V1747, V1748, V1749, V1750, V1751, V1752, V1753, V1754, V1755, V1756, V1757, V1758, V1759, V1760, V1761, V1762, V1763, V1764, V1765, V1766, V1767, V1768, V1769, V1770, V1771, V1772, V1773, V1774, V1775, V1776, V1777, V1778, V1779, V1780, V1781, V1782, V1783, V1784, V1785, V1786, V1787, V1788, V1789, V1790, V1791, V1792, V1793, V1794, V1795, V1796, V1797, V1798, V1799, V1800, V1801, V1802, V1803, V1804, V1805, V1806, V1807, V1808, V1809, V1810, V1811, V1812, V1813, V1814, V1815, V1816, V1817, V1818, V1819, V1820, V1821, V1822, V1823, V1824, V1825, V1826, V1827, V1828, V1829, V1830, V1831, V1832, V1833, V1834, V1835, V1836, V1837, V1838, V1839, V1840, V1841, V1842, V1843, V1844, V1845, V1846, V1847, V1848, V1849, V1850, V1851, V1852, V1853, V1854, V1855, V1856, V1857, V1858, V1859, V1860, V1861, V1862, V1863, V1864, V1865, V1866, V1867, V1868, V1869, V1870, V1871, V1872, V1873, V1874, V1875, V1876, V1877, V1878, V1879, V1880, V1881, V1882, V1883, V1884, V1885, V1886, V1887, V1888, V1889, V1890, V1891, V1892, V1893, V1894, V1895, V1896, V1897, V1898, V1899, V1900, V1901, V1902, V1903, V1904, V1905, V1906, V1907, V1908, V1909, V1910, V1911, V1912, V1913, V1914, V1915, V1916, V1917, V1918, V1919, V1920, V1921, V1922, V1923, V1924, V1925, V1926, V1927, V1928, V1929, V1930, V1931, V1932, V1933, V1934, V1935, V1936, V1937, V1938, V1939, V1940, V1941, V1942, V1943, V1944, V1945, V1946, V1947, V1948, V1949, V1950, V1951, V1952, V1953, V1954, V1955, V1956, V1957, V1958, V1959, V1960, V1961, V1962, V1963, V1964, V1965, V1966, V1967, V1968, V1969, V1970, V1971, V1972, V1973, V1974, V1975, V1976, V1977, V1978, V1979, V1980, V1981, V1982, V1983, V1984, V1985, V1986, V1987, V1988, V1989, V1990, V1991, V1992, V1993, V1994, V1995, V1996, V1997, V1998, V1999, V2000, V2001, V2002, V2003, V2004, V2005, V2006, V2007, V2008, V2009, V2010, V2011, V2012, V2013, V2014, V2015, V2016, V2017, V2018, V2019, V2020, V2021, V2022, V2023, V2024, V2025, V2026, V2027, V2028, V2029, V2030, V2031, V2032, V2033, V2034, V2035, V2036, V2037, V2038, V



# NGVD 29 → NAVD 88

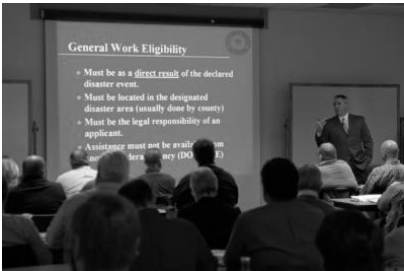
- New FIRMS are referenced to NAVD 88
- Older FIRMS are referenced to NGVD 29
- Some FIRMS have Base Flood Elevations (BFE) referenced to both
- Datum used on Elevation Certificate (EC) must match Base Flood Elevation (BFE) used on the FIRM for insurance rating purposes



Edie Lohmann

March 2, 2010

## VIII. Where to Get More Information



**General Work Eligibility**

- Must be as a direct result of the declared disaster event.
- Must be located in the designated disaster area (usually done by county)
- Must be the legal responsibility of an applicant.
- Assistance must not be available from any other federal agency (DOE, HUD, etc.)

Edie Lohmann

March 2, 2010

# Floodplain Management/Technical Training

- CA Department of Water Resources  
[www.water.ca.gov/floodmgmt/lrafmo/fmb/fas/nfip/workshop/dwr.cfm](http://www.water.ca.gov/floodmgmt/lrafmo/fmb/fas/nfip/workshop/dwr.cfm)
- DHS/FEMA Emergency Management Institute  
[www.training.fema.gov](http://www.training.fema.gov)

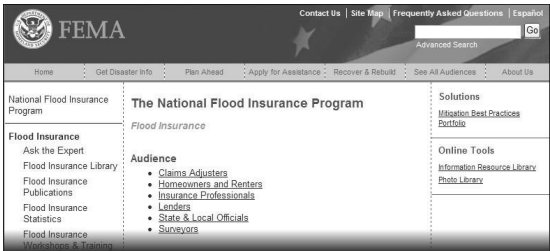


Edie Lohmann March 2, 2010



# FEMA / NFIP Website

[www.fema.gov/business/nfip](http://www.fema.gov/business/nfip)



Edie Lohmann March 2, 2010



# FEMA / NFIP Website

[www.fema.gov/business/nfip](http://www.fema.gov/business/nfip)

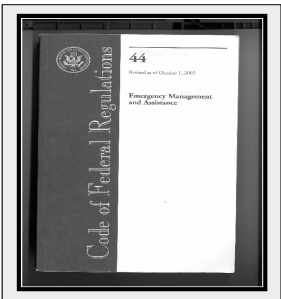
- Technical Bulletins
- FEMA Library
- Community Status List
- Grants
- Disaster Information



Edie Lohmann March 2, 2010



# Code of Federal Regulations (CFR)



Edie Lohmann March 2, 2010



FloodSmart  
[www.floodsmart.gov](http://www.floodsmart.gov)



Toolskits for Community Officials



Edie Lohmann

March 2, 2010



NFIP Contact Sheet

NFIP KEY CONTACTS	
<b>NFIP CALL CENTER</b> 1-800-457-4600	<b>CONTACT FOR:</b> General NFIP Information NFIP Claims and Appeals NFIP Property Loss History
<b>FLOODSMART</b> 1-800-775-0000 800-368-8888	<b>CONTACT FOR:</b> General Information Agent Licensing Flood Risk High-Intensity Tornado Regional Flood Insurance Information on Flood Risk Flood Facts Risk Assessment Flood Agent Referral Program Agent Licensing Program
<b>FEDUNIP</b> <a href="http://www.floodsmart.gov">www.floodsmart.gov</a>	<b>CONTACT FOR:</b> New Information on NFIP FEMA Regional Office Contacts NFIP Flood Insurance Library FEMA Mapping Update Mapbox



Edie Lohmann

March 2, 2010



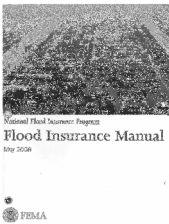
NFIP Supplies

Flood Insurance Manuals

- 1-877-336-2627
- [www.fema.gov/business/nfip](http://www.fema.gov/business/nfip)
- Flood Insurance Library Section

All Other Supplies

- 1-800-480-2520
- [www.fema.gov/business/nfip](http://www.fema.gov/business/nfip)
- Flood Insurance Publications Section



Edie Lohmann

March 2, 2010



Please Complete Your Workshop  
Evaluation Form.



Edie Lohmann

March 2, 2010



